



## Town of Lake Park Flood Facts

### IMPORTANT INFORMATION FOR RESIDENTS AND PROPERTY OWNERS REGARDING THE RISK OF FLOODS IN LAKE PARK

#### The Local Flood Hazard

Flooding in Lake Park is caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms. However, the greatest flood threats come from the excessive amounts of rainfall that accompany coastal storms, tropical storms and hurricanes.

Just in the past decade, damaging storms have hit the Lake Park area on these dates:

- Aug. 3 - Sept. 14, 2004 (Hurricanes Frances and Jeanne)
- Oct. 24, 2005 Hurricane Wilma
- Aug. 30, 2006 Tropical Storm Ernesto

#### The Flood Warning System

Residents should be aware that Lake Park is linked to the Palm Beach County Emergency Operations Center. Palm Beach County has an Emergency Management Plan (EMP) that includes a

number of warning systems, outlined below, which provide citizens with up to the minute information on impending storms or flood threats.

#### Palm Beach County Emergency Operations Center (EOC)

The Palm Beach County EOC works with Lake Park, the National Weather Service, and the National Hurricane Center to monitor flood and storm threats and advise the community accordingly. The EOC contact information for Palm Beach County is (561) 712-6400, or <http://www.pbcgov.com/publicsafety/emergencymanagement/>. The Town of Lake Park emergency number is: (561) 881-3300.

The following stations service the Lake Park area:

- NOAA Weather Radio Frequency 162.425 MHz out of Ft. Pierce
- Weather Radio, Police Scanner, Tunable VHF Radio
- WJNO-AM 1290 WBZT-AM 1230
- WRMF-FM 97.9 WKGR-FM 98.7
- WOLL-FM 105.5 WIRK-FM 107.9
- WZZR-FM 92.7 WFTL-AM 850
- Any AM/FM band radio receiver
- TV Channels 5, 12, 25 and 29 West Palm Beach
- Any black and white or color television set

#### Lake Park Emergency Management Plan

When a storm or flood threatens to impact the Town, the EMP is activated.

The county has its own weather consultant who provides Emergency Management staff with detailed and site specific information regarding storm conditions and flood threats. EMP workers issue updates, warnings and evacuation notices door-to-door as needed.

#### Flood Safety Measures

You can protect yourself from flood hazards by taking measures to ensure the safety of life and property before, during, and after a flood occurs. If evacuation becomes necessary be sure that you turn off all utility services at the main connection.

#### Do not walk through flowing water.

Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to see how deep the water is.

#### Do not drive through a flooded area.

More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridges further down the road may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electric current can travel through water. Report downed power lines to the Power Company or County emergency management office.

#### Flood Insurance

For many people, their home and its contents represent their greatest investment. Property losses due to flooding are not covered under most standard homeowners insurance policies. You can protect your home and its contents with flood insurance through the National Flood Insurance Program (NFIP).

The NFIP is a federal program established by Congress in 1968 which enables property owners to buy flood insurance at reasonable rates in participating communities. In return, participating communities carry out flood management measures designed to protect life and property from future flooding.

The NFIP is administered by the Federal Emergency Management Agency through its Federal Insurance Administration. Lake Park has participated in the NFIP since 1978.

To find out more about flood insurance for your property and its contents, contact your insurance agent. There is a usually a 30 day waiting period before a flood insurance policy takes effect, so don't wait until a storm threatens before you secure the flood insurance you need.

The following chart lists the amounts of maximum coverage available to property owners within Lake Park.

**BUILDING COVERAGE**

Single Family Dwelling	\$250,000
Other Residential	\$250,000
Non-residential	\$500,000
Small Business	\$500,000

**CONTENTS COVERAGE**

Residential	\$100,000
Non-residential	\$500,000
Small Business	\$500,000

**Property Protection Measures**

Every year, flooding causes more property damage in the United States than any other type of natural disaster. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Throughout the country there is a growing interest from property owners to develop practical and cost effective methods for reducing or eliminating exposures to flooding. Several effective ways include acquisition and relocation of a building to a site not subject to flooding, construction of floodwalls or berms to keep water away from the property, or retrofitting structures to make them floodproof. Retrofitting is a different approach from the other ways because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space.

There are several recognizable approaches to retrofitting:

- Elevation of the structure above flood protection levels.
- Construction of barriers. (floodwalls, berms)
- Dry floodproofing. (water tight floor and wall systems)
- Wet floodproofing. (permits entry and passage of flood waters)

In the event of pending flood threats it is always advisable to take the following emergency actions:

- Sand bagging to reduce erosion and scouring.
- Elevate furniture above flood protection levels.
- Create floodway openings in non-habitable areas such as garage doors.
- Seal off sewer lines to the dwelling to prevent the backflow of sewer waters.

**Floodplain Development Permit Requirements**

Any development in the floodplain requires a building permit according to the Town Code. If you suspect that illegal floodplain development is occurring call the Building Division at (561) 881-3318.

Also, in accordance with NFIP standards, Article III of the Town of Lake Park Code requires that if the cost of any reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, such work is considered a substantial improvement. The existing building is then required to meet the same

standards as a new building. For residential structures, these requirements typically mean raising the living area of the building to the base flood elevation.

**Substantial Improvement Requirements**

Substantial improvement shall mean any repair from damage or destruction, reconstruction, improvement, or additions of a structure, the cost of which equals or exceeds 50% of the assessed tax value of the structure as is listed by the Palm Beach County Tax Assessors Office or by a certified appraisal. The assessed value of the structure shall be determined before the improvement is started, or if the structure has been damaged and is being restored, before the damage or destruction occurred.

**Drainage System Maintenance**

A community can lose a portion of its drainage system carrying or storage capacity due to dumping, debris, soil erosion and sedimentation, and overgrowth of vegetation. When this happens, flooding occurs more frequently and reaches higher elevations, subjecting properties otherwise protected to unnecessary risk of damage. Keep grass clippings and other debris out of stormwater drainage systems to prevent clogging and loss of stormwater storage and treatment capacity.

If you experience any localized drainage problems, please notify the Town Public

Works at (561) 881-3345 so that the problem can be corrected.

**Natural and Beneficial Functions of the Floodplain**

These benefits take many forms:

**Natural flood and erosion control:**

Providing flood storage and conveyance, reduce flood velocity, controls erosion of beachfront structures.

- **Water quality:** Filters nutrients and impurities from runoff.
- **Ground water recharge:** Reduces frequency and duration of surface flow.
- **Biological resources:** Supports high rate of plant growth, provides breeding and feeding grounds and enhances water fowl habitat.
- **Societal resources:** Provides open space and aesthetic pleasures, and in areas of scientific study, provides opportunities for environmental research.

**Relevant Lake Park Ordinances include:**

- Article III-Flood Hazard Reduction
- Chapter 67-Land Development Code

**Flood Protection Library**

The Town library houses a variety of documents dealing with flood protection and floodplain management. The address is: 529 Park Avenue, Lake Park. Phone (561) 881-3300.